

22. Notice. Except where specifically provided herein to the contrary, notice of the exercise of any option granted to the Beneficiary herein shall not be required to be given, and the Grantor hereby waives any notice of the election by the Beneficiary to exercise any such option. All notices which are required or permitted hereunder shall be in writing and shall be delivered personally or served by certified or registered U.S. mail, return receipt requested, first class, postage prepaid, addressed to the parties as follows:

Beneficiary: First American Bank of Maryland
8701 Georgia Avenue
Silver Spring, Maryland 20910
Attention: Earl R. Gieseman, Vice President

Grantor: Orchard Plaza I Limited Partnership
One Hillcrest Drive
P. O. Box 693
Frederick, Maryland 21701

with copies to: Kaplan, Heyman, Greenberg, Engelman &
Belgrad, P.A.
Tenth Floor, Sun Life Building
20 South Charles Street
Baltimore, Maryland 21201
Attention: Searle E. Mitnick, Esquire

or to such other address as either party shall designate by written notice to the other in the manner provided herein. Notices or communications to the Trustees shall be sent to the address of the Beneficiary.

23. Bankruptcy Clause. The entire indebtedness secured by this Deed of Trust shall become and immediately be due at the option of the Beneficiary if the Grantor is dissolved, or if, by order of a court of competent jurisdiction, a Receiver or Liquidator or Trustee of the Grantor or of the Guarantor of the Note (if any), or any of its or their property, shall be appointed and shall not have been discharged within ninety (90) days, or, if by decree of such a court, the Grantor or the Guarantor (if any) shall be adjudicated bankrupt or insolvent or any of its or their property shall have been sequestered, and such decree shall remain undischarged and unstayed for ninety (90) days after the entry thereof, or if a petition to reorganize the Grantor or the Guarantor (if any) pursuant to the Federal Bankruptcy Code or any other similar statute applicable to the Grantor or the Guarantor (if any), as now or hereafter in effect, shall be filed against the Grantor or the Guarantor (if any) and shall not be dismissed within ninety (90) days after such filing, or if the Grantor or the Guarantor (if any) shall file a petition in voluntary bankruptcy under any provision of any bankruptcy law or shall consent to the filing of any bankruptcy or reorganization petition against it or any of them under such law, or if (without limitation of the generality of the foregoing) the Grantor or the Guarantor (if any) pursuant to the Federal Bankruptcy Code or any other similar statute applicable to the Grantor or the Guarantor (if any) as now or hereafter in effect, or shall make an assignment for the benefit of its or their creditors, or shall admit in writing its or their inability to pay its or their debts generally as they become due, or shall consent to the appointment of a Receiver or Trustee or Liquidator of the Grantor or the Guarantor (if any), or of all or any part of its or their property.

24. Chattel Mortgages. The Grantor will from time to time execute and deliver to the Beneficiary, upon the Beneficiary's request, additional or supplemental deeds of trust, chattel mortgages, financing statements, pledge agreements, loan agreements, assignments of leases or rents or other security instruments covering any equipment, fixtures or other property or property rights hereinafter acquired by the Grantor and installed on or in the Premises, the cost of the execution and recording thereof to be paid by the Grantor.

25. Management; Financial Statements; and Copies of Leases. The Grantor shall provide competent and responsible management of the Premises and shall keep and